

**FOR IMMEDIATE RELEASE**

**21 June, 2002**

**PUBLIC NOTICE #2002-25**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.**

**We anticipate that our viewing room will be fully operational again on July 1, 2002.**

**We will post any changes to the time table on the CDI's internet site.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

###  
(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**21-Jun-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-22681	0626	ACE AMERICAN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM. PACKAGE	0.00%
02-22891	0553	AMERICAN & FOREIGN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	-9.30%
02-22351		AMERICAN ASSOCIATION OF INS. SVCS	COMM	FIRE	MANUAL	NONE	
02-21861	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-SEEDMAN'S E & O COVERAGE	0.00%
02-22501	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOMEOWNERS- COMPREHENSIVE MANUFACTURED HOME	
02-22801	0761	AMERICAN INS. CO. (THE)	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-22151	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	0.00%
02-22381	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0.00%
02-22711	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22161	0108	AMERICAN MOTORISTS INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	0.00%
02-22391	0108	AMERICAN MOTORISTS INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0.00%
02-22722	0108	AMERICAN MOTORISTS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22172	0108	AMERICAN PROTECTION INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	0.00%
02-22392	0108	AMERICAN PROTECTION INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0.00%
02-22723	0108	AMERICAN PROTECTION INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22111	1346	AMERICAN SAFETY CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	ENVIRONMENTAL LIABILITY	
02-22692	0019	AMERICAN SECURITY INS. CO.	COMM	FIRE	RULE CHANGE	MORTGAGE PROTECTION	
02-22461	0000	AMERICAN STERLING INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	32.30%
02-22811	0761	ASSOCIATED INDEMNITY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-22741	0164	ATHENA ASSURANCE CO.	COMM	ALLIED LINES	RULE CHANGE	NONE	
02-21921	0164	ATHENA ASSURANCE CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22621	0164	ATHENA ASSURANCE CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22102	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	
02-22072	0306	CUMIS INS. SOCIETY, INC.	COMM	AUTO LIABILITY	FORMS	BUSINESS AUTO	
02-22641	0306	CUMIS INS. SOCIETY, INC.	COMM	MULTI-PERIL	RATE & FORM	CREDIT UNION PACKAGE OF PROTECTION	10.70%
02-22321	1120	EVEREST NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - ARCHITECTS & ENGINEERS	
02-22241	0038	FEDERAL INS. CO.	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	
02-21841	0038	FEDERAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	CUSTOMARQ	2.50%
02-21922	0164	FIDELITY & GUARANTY INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22622	0164	FIDELITY & GUARANTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-21931	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	INLAND MARINE	FORMS	NONE	
02-22623	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22421	0761	FIREMAN'S FUND INS. CO.	COMM	ALLIED LINES	RATE	CROP HAIL	317.00%
02-22821	0761	FIREMAN'S FUND INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-22491	0070	FIRST AMERICAN SPECIALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS HO-3	12.00%
02-22671	0479	FIRST FINANCIAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0.00%

**California Department of Insurance**  
**Public Notice Filing**  
**21-Jun-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-22893	0553	GLOBE INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	-9.30%
02-22092	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	FIRE	FORMS	NONE	
02-22361	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-22251	0038	GREAT NORTHERN INS. CO.	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	
02-21842	0038	GREAT NORTHERN INS. CO.	COMM	MULTI-PERIL	RATE & FORM	CUSTOMARQ	2.50%
02-22601	0150	GREAT WEST CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-22221	0088	HANOVER INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	PUBLIC GOLF COURSE	
02-22411	1314	INS. CORP OF NEW YORK (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	16.70%
02-22451	0111	LIBERTY INS. UNDERWRITERS INC.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - ARCHITECT, ENGINEER & ENVIRONMENTAL	0.00%
02-22061	0111	LIBERTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0.00%
02-22341	1326	LINCOLN GENERAL INS. CO.	PERS	INLAND MARINE	NEW PROGRAM	PETCARE	0.00%
02-21871	1326	LINCOLN GENERAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	ELECTRONIC DATA PROCESSING	0.00%
02-22481	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	OTHER LIABILITY	RATE	NONE	-2.80%
02-22181	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	0.00%
02-22401	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0.00%
02-22731	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22141	0785	MARKEL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-21911	0169	MIDDLESEX INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-22091	0169	MIDDLESEX INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-21891	0000	MUNICIPAL MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	MUNICIPALITIES	
02-21901	0000	MUNICIPAL MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	MUNICIPALITIES	
02-22651	0930	NATIONAL AMERICAN INS. CO. OF CA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.10%
02-22661	0930	NATIONAL AMERICAN INS. CO. OF CA	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-22831	0761	NATIONAL SURETY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-22452	0140	NATIONWIDE MUTUAL INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	FARM MASTER	5.70%
02-22511	1330	NEWPORT INS. CO.	COMM	FINANCIAL GUARANTY	FORMS	MORTGAGE PROTECTION	
02-22431	1330	NEWPORT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	PREFERRED HOMEOWNERS	
02-22322	2558	NIPPONKOA INS. CO., LIMITED	COMM	MULTI-PERIL	RULE CHANGE	BOP-OMNI II MASTER PAC	
02-22521	2558	NIPPONKOA INS. CO., LIMITED	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22892	2558	NIPPONKOA INS. CO., LIMITED	COMM	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
02-22921	2558	NIPPONKOA INS. CO., LIMITED	COMM	MULTI-PERIL	FORMS	NONE	
02-22672	0181	NORTH AMERICAN ELITE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
02-21881	0041	NORTHLAND INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	AUTOMOBILE RENTAL	
02-22261	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	
02-21851	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	RATE & FORM	CUSTOMARQ	2.50%
02-22271	0038	PACIFIC INDEMNITY CO.	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	
02-21852	0038	PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	RATE & FORM	CUSTOMARQ	2.50%
02-22171	0783	RLI INS. CO.	COMM	INLAND MARINE	FORMS	DIFFERENCE IN CONDITION	

**California Department of Insurance**  
**Public Notice Filing**  
**21-Jun-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-22894	0553	ROYAL INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	-9.30%
02-22901	0553	ROYAL INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	-9.30%
02-22902	0553	SAFEGUARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	-9.30%
02-22272	0038	SAMSUNG FIRE & MARINE INS. CO., LTD. (UNITED STATES BRANCH)	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	
02-22093	0169	SENTRY INS., A MUTUAL CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-21912	0169	SENTRY SELECT INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-22742	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	ALLIED LINES	RULE CHANGE	NONE	
02-21932	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22624	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22632	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY - DEFENSE RESEARCH INSTITUT	
02-22743	0164	ST. PAUL GUARDIAN INS. CO.	COMM	ALLIED LINES	RULE CHANGE	NONE	
02-21941	0164	ST. PAUL GUARDIAN INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22625	0164	ST. PAUL GUARDIAN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22751	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	ALLIED LINES	RULE CHANGE	NONE	
02-21951	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22626	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22752	0164	ST. PAUL MERCURY INS. CO.	COMM	ALLIED LINES	RULE CHANGE	NONE	
02-21952	0164	ST. PAUL MERCURY INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22627	0164	ST. PAUL MERCURY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22291	0019	STANDARD GUARANTY INS. CO.	PERS	FIRE	RULE CHANGE	FIRSTSELECT DWELLING	
02-22051	0000	TRANSGUARD INS. CO. OF AMERICA, INC	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-22031	0000	TRANSGUARD INS. CO. OF AMERICA, INC	COMM	INLAND MARINE	FORMS	NONE	
02-22041	0000	TRANSGUARD INS. CO. OF AMERICA, INC	COMM	OTHER LIABILITY	FORMS	NONE	
02-22011	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-OMNI II MASTER PAC	
02-22331	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22691	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	FORMS	NONE	0.00%
02-22701	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
02-22021	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-OMNI II MASTER PAC	
02-22332	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22693	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	FORMS	NONE	
02-22703	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	0.00%
02-22702	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - EMPLOYMENT PRACTICES LIABILITY	
02-22871	0400	UNIGARD INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-22881	0400	UNIGARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-21953	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	INLAND MARINE	FORMS	NONE	
02-22631	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-22101	0201	UTICA MUTUAL INS. CO.	COMM	FIRE	FORMS	NONE	
02-22371	0201	UTICA MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-22281	0038	VIGILANT INS. CO.	COMM	INLAND MARINE	FORMS	APEX & MOBILE EQUIPMENT	

**California Department of Insurance**  
**Public Notice Filing**  
**21-Jun-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-21853	0038	VIGILANT INS. CO.	COMM	MULTI-PERIL	RATE & FORM	CUSTOMARQ	2.50%
02-22081	0553	VIKING INS. CO. OF WISCONSIN	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NON-STANDARD AUTOMOBILE	
02-22131	0000	WESTERN GENERAL INS. CO.	PERS	MISCELLANEOUS	NEW PROGRAM	CREDIT PROPERTY	0.00%
02-22121	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	FORMS	PROF. LIAB-OPEN BROKERAGE P&C	

**117 TOTAL APPLICATIONS RECEIVED**

**California Department of Insurance**  
**Public Notice Filing Errata Report**  
**June 21, 2002**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-13432	05/03/2002	Westport Insurance Corporation	Commercial Other Liability	Rule Change	None	0.00%
Correct	02-13432	05/03/2002	Westport Insurance Corporation	Commercial Auto Liability	Rule Change	None	0.00%

*\* If no % overall rate change is indicated, the amount has not yet been determined.*